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THE MAGELLAN STRAITS. LIFE IN THE SOUTHERNMOST SET-TLEMENTS OF THE WORLD.

Weish Settlers Crowding Out the Indiansoutchmen Also Find the Climate Satisfactory Scenery Along the Straits-The Great Growth of Puntas Arenas.

H a rapidly population is spreading over the suffere of the earth may be judged by the fact that Patagonia and Terra del Fuego, those mythcal countries of our childhood, where a race of grants were supposed in our infantile minds to applet about carrying their heads under their arms for the sake of convenience, are practically becoming populated by Europeans. That Pataronia and Terra del Fuego of reality have a ma touch of civilization during the last decade the sincteenth century is now beyond question. and what were only a few scattered settlements some twelve or fifteen years ago have now deteloped into flourishing and comparatively fast growing communities of sturdy foundation. The radiating centres for the pop-ulation of Palagonia in the future are the settlements at Chubut, Santa Cruz, Gallegos, and Punta Arcting the three former in Argentine territory. the latter in Chill. From Ponta Arenas population has drifted southward to Terra del Fuego, drawn thither by the inducement of cheap lands for sheep. arming purposes, and, occasionally, in the search for gold, valuable finds of that metal having occurred from time to time in that region during the past quarter of a century.

The Indians of Patagonia still exist in considerable numbers, but they do not take kindly to the advance of civilization and are disappearing before the new order of affairs. Nomadic in their habits these creatures of nature exist in small encampments, their shelter from the intense cold of winter being only the skins of the guanaco, pums or other wild animals spread over a rough framework of sticks. In these primitive wigwams they remain during the period of the heavy snows only venturing abroad in search of game, or to carry to the nearest settlement for sale the skins and ostrich feathers they may have collected luring their hunting excursions. Beyond the very few processaries these primitive people require. the proceeds of the barter of the feathers and skins is expended in strong drink, and the carouse is only finished when no money is left to purchase further supplies. In the springtime, when the snows the encampment is moved on to some new ground where the supply of game promises to be easy to reach and sufficient in quantity for the support

The Patagonian Indians use a breed of dogs with something of the Scotch deerhound in appearance to run down the guanaco and cetrich. Then when close upon their quarry the bolas are thrown with almost unerring aim, crippling the suimal and allowing the hunter to dismounfrom his horse and use his knife. With both the belos and lasso the Patagonians are extremely expert, not a matter for wonder when one considers that they depend almost entirely upon these two weapons for food supplies. Some of these indians, especially the Tehuelche tribe, are of large stature, men and women frequently exceeding six feet in height, and this, probably, gave origin to the legends of the existence of giant races in this region of the South American continent. This abnormal development is, how ever confined to two or three tribes only, and is by no means universal among the aboriginal

inhabitants of Pategonia. The settlers who are now pushing the native Indians out of existence are the Welshmen who immigrated to Chubut in the year 1862, and who after nearly forty years of toil and terrible privations have turned the valley of the Chubut River into a fertile farming district, where wheat and cattle and sheep have become the principal sources of industrial enterprise. This year the Weish colony was unfortunately the scene of a very great calamity from the sudden flooding of the valley, and much damage was done to the property of the settlers. Homesteads were washed away, the bulk of last year's crop of grain stored in stacks was destroyed, irrigation canals were roken down and whole villages were laid in ruins. The work of repairing these disasters is now. however, proceeding space and the misfortune will have only a passing effect upon the fortunes the district. The number of inhabitants in the Chubut valley now exceeds 5,000, and offshoots from this parent colony are already established at places in the interior of Patagonia, and in the future the settlements promise to spread to north, south and west. These people still talk their own Welsh language, although they are under Argentine laws, and the children born in the settlements are Argentine citizens and liable to military service in the National Guard. At the Gallegos River and on the Santa Cruz the nucleus of the settlement is formed of hardy cotsmen, many of whom have come hither from British colony of the Falkland Islands. In twenty years these pioneers have transformed this part of Patagonia from a desert into an im portant sheep farming district. For the Argentine native from Buenos Ayres and the adjoining districts there is small attraction to settle in this part of the republic, partly on account of the cold winters and partly because of the distance from the luxury of civilization found in Buenos Ayres and other cities of the north. The Scot immi grating to this country cares nothing for such considerations; he finds a climate in many ways no worse than in his own native land and with conditions in many ways much easier for him to gain a living and not unfrequently to make a fortune. In Punta Arenas and neighborhood the population is a mixture of Scotsmen, Eng lishmen, immigrants from the Falkland Islands, Germans, a few Italians, some Argentines and Chilians. The latter have no fear of cold weather, as is the case with the Argentine natives, and are willing to work hard under almost any conditions where there is money to be made. This same mixture of nationalities is found in Terra del Fuego in the inhabited region immediately to the south of the Magellan Straits.

Attention has been attracted lately to all this region of Patagonia on account of the dispute tween Chill and Argentina in connection with the boundary line between the territories of the two republics. It is now said that the commission nominated by her Britannic Majesty, to whom the question of the boundary had been submitted will personally visit the disputed territory in November next to decide upon the merita of the case. This means, naturally, that Paragonia will shortly be brought more before the world tran has set been the case. In connection with this boundary dispute an amusing story is fold the chief Argentine commissioner of the frontier commission. The Chilian Argentine treaty says that the watershed shall form the boundary says that the watershed shall be sha of propriy can be bought of leased of deration. Approaching Punta citaracter of the country again the being more abrupt and clothed majority of this being a species

are achest the straits the navigation is dan-

long list of the wrecks that at frequent intervals are encountered. Many of these disasters are due to the prevalence of fogs at nearly all seasons of the year, and any vessel overtaken by one of these pests of the sea, when in one of the many narrow and rocky channels of this waterway, is in a position never free from danger, no matter how carefully the ship may be handled. Indeed, so much so is this the case that many insurance companies refuse to take the risk of a vessel passing these straits. Of course, these dangers could be minimized if the channels were adequately hooyed; but that development is a thing of the fitting.

When the geographical position and general Punta Arenas are considered, the growth and development during the last ten years can only circumstances in connection with the town of Punta Arenas are considered, the growth and development during the last ten years can only be regarded as something phenomenal. Founded or sinally as a penal settlement by the Chilian authorities thus ultime thule of civilization dragged out a miserable existence for many years, the general opinion of any chance visitor being that the creation of any industries was impossible owing to climate conditions. A quarter of a century ago, a few enterprising settlers, with little money but plenty of energy, obtained grants of land in the neighborhood and determined to try their luck in sleep farming. For a time little attention was paid to the doings of these poncers in the far South, and it was not until 1880 that reports reached Chilian and Argentine centres of these southern farmers. The number of settlers on both sides of the straits steadily increased, and Punta Arenas became the centre of distribution for all the supplies and necessaries of life for the inhabitants of these districts.

In 1880 the town of Punta Arenas consisted only of a very limited number of wooden shantles of these porest description, two or three general stores representing the trading interests of the thousand or thereabouts of the population. In the ten years from 1880 to 1890, the number of inhabitants has increased to 9,080, substantial dwelling houses have replaced the former huts, streets have been laid out, a municipality formed, banks opened, hotels built an important and increasing trade established with other Patagonian settlements, whereas have been constructed to facilitate shipping of produce, the city is now lighted, by electricity, and, finally, a commencement has been made toward the paving and drainage of the streets. The Chilian Government has weeky allowed Punta Arenas to remain a free port hitherto, and for the next flue years at least it is unickely that this privilege will be withdrawn unless social circumstances should arise to necessitate an altered policy in this respect.

solicy in this respect.

The principal trade of Punta Arenas today. The principal trade of Punia Arenas to day consists in the importation of supplies of all kinds for the consumption of the farmers of southern Palagonia and Terra del Fuego the exportation of wood and frozen mutton to Europe, and the shipment of skins, feathers and gold dust to foreign markets. Sheep farming is the main industry of the district, the number of animals in the flocks in this southern zone new comprising between five and six militions. As a rule the lands are leased at a nominal rental from the Chilan of Argentine Government, or can be purchased out tight for the equivalent of 25 cents. Unled States currency, an acre. The bread of sheep is as a rule cross bred Lincoln or Leurster, this classof animal standing the cold winters better than any other. standing the cold whiters better than any other, so far as experience has yet shown. The mutton for shipment is prepared on board a hulk specially fitted with all necessary freezing machinery, and thence transferred to steamers sent from England to carty it to the European markets. Formerly this cargo was shipped by steamers calling at Punta Arenas on the way from New Zealand to British perts, but the loss of one of the vessels in the straits led to the abandonment of this trade. The sheep farms are not fenced, and the ranges as a rule are extensive.

Two dangers to the farmer are always present:

Two dangers to the farmer are always present the first is an unusually severe winter, the sec Two dangers to the farmer are always present; the first is an unusually severe winter, the second an outbreak of scab among the flock and the consequent loss of wool. This year the snows have been unusually heavy and the mortality has not been less than 20 per cent of the total number of animals in the district. So long as the farms remain unfenced the eradication of the scab pest is almost impossible on account of neighboring flocks meeting and spreading the disease.

disease.

Skins and ostrich feathers are bought from the Indians and shipped to Europe where they find a ready sale. Formerly scalakins were exported from here to some extent, but of late years very little has been done in this direction. Gold dust is washed out of the deposits along the river beds in Patagonia and Terra del Fuego, but the amount collected is comparatively small. Hith-

very little has been done in this direction. Gold dust is washed out of the deposits along the river beits in Patagonia and Terra del Fuero, but the amount collected is comparatively small. Hitherto no reefs have been found to justify mining on a large scale; but the country has been very roughly prospected as yet, and it is quite possible that valuable gold bearing quartz deposits may be discovered in the future. Coal exists within a few miles of Punta Arenas and has been mined from time to time; the catoric power or product of these deposits is, however, very low and steamships will not take it if any other coal is to be abtained. A company has lately been projected in London to work the lumber of the forests surrounding Punta Arenas. It is doubtfut, however, if this timber will be utilized for other than local needs, the wood being somewhat cross grained and twisting and warping to an unusual extent during the process of seasoning. Communication with Punta Arenas is new regularly maintained twice a month by steamers of the Pacific Steam Navigation Company, once monthly by the German Kosmos' line, occasionally hy other steamships calling at this port on the way to Chile, or vice versa. Funta Arenas is also a Chilian naval station, and one or two warships are invariably cruising near there.

Agriculture in the districts adjoining the Straits of Magellan is not possible. The sunshine in the summer season does not contain sufficient heat to ripen wheat or other cereals, nor will fruit trees of any description thrive. Occasionally a crup of pointoes can be obtained, and cabbages, cauliflowers, lettuce and other garden product are grown in sheltered places in fairly abundant quantities. Hardy annual lowers are also to be seen in some of the gardens of the more pretentious houses. The constant gales of wind, however, make horticultural cultivation a matter of incessant anxiety and expense. The climate has in some way a compensation for all the drawbacks appertaining to the long-continued presence of frest and snow

Punts Arenas, bullock tracks across the pampas at present serving as the only means of inland communication, and the pack mule the usual beast of burden.

That part of the Magellan Straits to the westward of Punta Arenas toward the Pacific Ocean is the more interesting from a scenic standpoint. Great mountain ranges rise abruptly from the water's edge both in Patagonia and Terra del Fuego. Rugged granite bluffs stand out in beld relief on either side, and above these tower imposing snow-capped glacters. On a clear day no more beautiful sight can be imagined than the sun rising over these frozen peaks, gilding the summits with ever-changing colors and enhancing the naturally wild aspect of the landscape. Again, when storms of snow or rain sweep over these same mountains the effect is no less won derful, the play of light and shade ever varying and slways awe inspiring and grand. Inhabitants there are none in this western region, the lands for the most part being broken and rocky at the lower levels, and coveret the year round with snow at the higher elevations. For some 150 miles after leaving Punta Arenas this constant kaleidoscopie succession of ice bound scenery continues, and then the straits open into the Pacific Ocean near Cape Pillar A this point contrary currents meet and a heavy sea is nearly always the result. From Cape Pillar to the rocks known as the Three Evangelists, some fifty miles to water of the northward, many a heart-felt sigh comes from sea sick suffecers. From the Evangelists toward the north the sea is again calmer, but not so much so as to wholly justify the name applied to this ocean by the original discoverers. The southwestern coast of Chile is rugged and inhospitalle and practically unitabilitatic, until as far north as the island of Chilese, and even here the climate and physical conditions are far from inviting.

No noncommon sight in the Magellan Straits is to see a cance with half a dozen Indians from Terra del Fuego in a fishing evenion against the side. The men, clothed in court

and he firmly maintains it in defiance of scientific argument. These Indians from Terra del Fuero are of smaller stature than those of Pata gonia and generally of a lower type and standard

intelligence. It is not easy to foresee how far the Magellan

of intelligence.

It is not easy to foresee how far the Magellan Straits may develop in the future as a waterway for shipping, but it is worthy of note that the British Government is now laving out fortifications near Port Stanley in the Patkland Islands, and has announced the intention of forming a naval depot at that place for the benefit of their South Atlante squadron. Once the dangerous parts of the straits are adequately buoyed and include, and a practical service of towing steamers established. All vessels bound to Europe, whether steamers or sailing ships, will take this route in preterence to that of doubling Cape Horn Some time, however, is likely to clapse before the necessary steps are taken to bring about these much needed improvements.

When the Presidents of Argentina and Chile met at Pinta Arenas in January of the present year many promises were made by both representatives to the settlers in the districts adjoining the straits. President Errazurig announced that a cable would be laid to connect this section of Chilian territory with the centre of the republic. President Roca secured the inhabitants of Punta Arenas that through railway communication would shortly be established from Buenow Ayres to the Gallegow River and an extension built to connect with the settlements on the straits. Both projects have been thecused in Chile and Argentina, but no practical steps have yet been taken to bring about the require money and push to bring them about

PREDICTED OUR GLORIES. he wrote a secret memoir to his King in which he

OUR NATIONAL GREATNESS AS SEEN IN PROPHETIC EYES,

The Rev. Dr. T. J. Shahan Collects Noteworthy Predictions by Statesmen and Others of the Great Things in Store for This Country Realization Thus Far. In the Catholic University Bulletin for October the Rev. Thomas J. Shahan, D. D., presented a compilation of extracts, with deductions and observations of his own, from prophetic utterances of past times picturing the glorious career which this country is steadily working out for itself. The paper has been reprinted at Washington at a brochure with the title "The United States in European Prophecy." Dr. Shahan opens with the observation:

"A sense of destiny is one of the strongest paychological factors of history. Prophecy, which is often faith eloquent, not only impels men and nations; it also sustains. The apocalyptic literatere of the Jews, the Sibylline oracles, the flery menaces of the Christian martyrs, had their part weakening the Roman vigor, greater than the visions and prophecies of the dervishes in wresting the Soudan from European control."

Dr. Shahan says that there "are to-day few ines of national development, actual or prospective, that do not seem to have suggested themselves to the observing mind at home and abroad, before the opening of this century. That America would be one day the rival of Europe in trade and industry seems to have suggested itself very early." Cowley said that the cocoa palm alone would enrich the New World Sir Thomas Browne was satisfied that the balance of trade would one day pass across the Atlantic. Sheridan told the Commons that America was "hourly clearing the paths of unbounded opulence." Sir Josiah Childs, brewer, of Southwark, whom Disraeli spoke of as a true philsophic predictor, in a "New Discourse of Trade," (1688), said that the King had no American plantation so apt for the comparably so qualified for breeding of seamen. not only by reason of the natural industry of the people, but principally by reason of their cod and mackerel fisheries." A contemporary observed:

"So that if we should go to cultivate among them the art of navigation and teach them to have a naval force, they may set up for themselves and make the greater part of our West India trade prevarious."

John Adams at Worcester, in 1755, said that the mastery of the seas could not fail to fall to America in the contingency of the conquest of Canada by England. "Should this be the case, drawn from the knowledge, military as well as political, which I have been able to acquire in since we have, I may say, all the naval stores of the nations in our hands, it will be easy to obtain the mastery of the seas, and then the united forces of Europe will not be able to subdue us. The only way to keep us from setting up for ourselves is to

Thomas Pownall, Governor at different times d Massachusetts Bay, New Jersey and South Carolina in a "Memorial to the Sovereigns of Europe" (1780), wrote:

"The (great) Lakes appear to be the avenue the centre of a dominion, whose influence by an infinite number of rivers, creeks and streams extends itself through all and every part of the continent, supported by the communication of and alliance with the waters of the Mississippi. North America is become a new primary planet in the system of the world, which, while it takes its own ourse, must have effect on the orbit of every other planet and shift the common centre of gravity of the whole system of the European world. She is mistress of her own future, knows that she is so, and will actuate that power which she feels she hath, so as to establish her own system, and to change the system of Europe."

Pownall "already forestalls the desire of Washington," Dr. Shahan says "that America shall avoid all 'entangling alliances with European powers other than commercial.' It is his belief. owever, that one day there will be a rejuncture by alliance with England, because of the manifold similarity of living and thinking, manners and fashions, language and old habits of national

Cowley addressing the New World sang:

Long rolling years shall late bring on the times "Long rolling years shall late bring on the times. When with your gold debauched and rippend erimes Europe, the world's most noble part, shall fall thouse, the world's most noble part, shall fall thouse, the banished gods and virtue call in vain, while loreign and domestic war. At once shall her distracted to som bat. Forlorn, and to be pitted even by you want when while your rising glory you said view, wit, learning, virtue, discipline of war. Shall for protection to your world repair. And fix a long illustrious emptic there."

Cobden in 1849 said: "Race, religion, language and tradition are becoming bonds of union and not the parchment title deeds of sovereigns. John Bright at Birmingham in 1862 is quoted: "I have a far other and far brighter vision before my gaze. It may be but a vision, but I will cherish it. I see one vast confederation stretch ing from the frozen North in unbroken line to the glowing South, and from the wild billows of the Atlantic westward to the calmer waters of the Pacific main, . . and I see one people and one law, and one language, and one faith, and over all that wide continent the home of freedom and the refuge for the oppressed of every race and of

In Burnaby's "Travels Through the Midle Settlements of North America in 1759 and 1760" is written "An idea, strange as it is visionary, has entered into the minds of the generality of mankind, that empire is travelling westward; and every one is looking forward with eager and impatient expectation to that destined moment when America is to give the law to the rest of the world." The Abbe Gregotre, following in one or two points upon Champlain, wrote in 1808;

"When an energetic and powerful nation, which everything presages high destinies, stretch-Pacific, shall direct its vessels from one to the other by an abridged route, - it may be in cutting the Isthmus of Panama; it may be in forming canal communicating, as has been proposed, by the River St. John and the Lake of Nicaragua. it will change the face of the commercial world and the face of empires. Who knows if America will not then avenge the outrages she has received and if our old Europe, placed in the rank of a subaltern, will not become a colony of the New World?"

Hume wrote to Gibbon in 1767:

"Our solid and unceasing establishments in America, where we need less dread the inundations of barbarians, promise a superior stability and duration to the English language. John Adams wrote from London in 1780:

"English is destined to be in the next and suc eding centuries more generally the language of the world than Latin was in the past of French in the present age. The reason of this is obvious,because the increasing population of America. and their universal connection and correspond ence with all nations, will, aided by the influence of England in the world, whether great or small. force their tanguage into general use, in spite of all the obstacles that may be thrown in their way, f any such there should be."

"Quite in line with this prophecy," Dr. Shahan remarks, "is the admission of the German philologist Grimm, that this language seems chosen. like its people, to rule in future times in a still greater way throughout the earth."

The Marquis d'Argenson, in 1745, little more than a century before the great gold discoveries sent men rushing to California, wrote: "A day will come when we will go in a populous

and regulated city of California as one goes in the stage coach of Meaux." Turgot, in 1778, writing on the American Con-

"It is impossible not to offer yows that this people may arrive at all the prosperity of which it is susceptible. It is the hope of the human race. It can become its model. It must prove to the world, by the fact, that men can be free and tranquil, and can dispense with the chains of all kinds which tyrants and charlatans of every cloth have pretended to impose under the pretext of public good. It must give the example of political liberty, of religious liberty, of commercial and indus-The asylum which it opens to the oppressed of all nations must console the earth. ernment will force the European governments

D'Aranda, seems to have been a wonderful prophet for his own people and with the usual honor among them. After signing the Treefy of Paris, [act that I am an old-maid man." The Spanish Ambassador at Paris in 1783,

"The independence of the English colonies has been acknowledged. This is for me an occasion of grief and dread. * * This Federal Republic is born a pigmy, so to speak. It required the support and the forces of two powers as great as Spain and France in order to obtain independence. A day will come when it will be a giant, even a colossus, formidable in these countries. It will then forget the benefits which it has received from the two powers, and will dream of nothing but to organize itseif. Liberty of conscience, the facility for establishing a new population on immense lands, as well as the advantages of the new government, will draw thither agriculturists and rtisans from all the nations, for men always run after fortune. And in a few years we shall see with true grief the tyrannical existence of this same colossus of which I speak."

The compiler breaks the narrative of D' Aranda's emotions to point out some of his predictions.
"To his propehtic eye," Dr. Shahan says. The Floridas are already lost, and the balance I sea power gone over completely to the new State tic seaboard. What premonitions of Manita and Santiago could have been floating through the

veteran statesman's fancy as he penned the fot-" "The first movement of this power, when i has arrived at its aggrandizement, will be to obtain possession of the Floridae in order to dom-inate the Guif of Mexico. After having rendered commerce with New Spain difficult for us, it will aspire to the conquest of this vast em pire, which it will not be possible for us to defend against a formidable power established on the fears are well founded, sire; they will be changed other disorders in our Americas still more fatal. This observation is justified by what has happened in all ages, and with all nations which have begun to rise. Man is the same everywhere; the difference of climate does not change the na ture of our sentiments, he who ands the oppor tunity of acquiring power and aggrandizing him self, profits by it always. How then can we expect the Americans to respect the kingdom of New Spain, when they shall have the facility of possessing themselves of this rich and beauti ful country? A wise policy counsels us to take precautions against evils which may happen This thought has occupied my whole mind, since as Minister Plenipotentiary of your Majesty, and comformably to your royal will and instruc-

about to have the honor of exhibiting to you "The plan of D'Aranda was to establish a Span ish empire, divide Spanish America into three kingdoms, with an Infanta over each, and retain Crown colonies. It was what Portugal did in Brazil. But some fate held the hand and brain of Spain, and paralyzed all the noblee nergies of which that people was once capable. The prophecy of D'Aranda stands fulfilled to its las iota, and the further prophecy of Lucas Aleman as to the absorption of Mexico moves up to the front rank in the extraordinary drama that unrolls

sidered this important affair with all the attention

of which I am capable, and after much reflection

my long career, I think that, in order to escap

the great losses with which we are threatened

there remains nothing but the means which I an

"Out of all these prophecies and forecasting and splendid vision of a boundless new state whose language shall be the English tongue, whose citizens shall be a new cosmopolitan race whose industry and commerce shall flourish as those of Tyre and Sidon never did, whose power shall be irresistible on sea, and the very vastness of whose territory and political unity shall make it invincible.

"It is to be commensurate with North America and one day Canada and Nova Scotia, Mexico vast domain. Any European power that withdown in the conflict, leaving this Union of free nen ever more powerful and glorious. To unity of language and government shall correspond the unification of all geographical advantages, so that the citizens of this new State shall be able to cross it with ease in every direction and to circumnavigate it with the least discomfort and delay Compared with this creation of the brain of man the Lost Atlantis is an inferior conception. So powerful will this State become that ancient Euope will be obliged to modify its monarchies be fore the pressure of an enormous, happy, progres-

Of these prophets of eariler days Dr. Shahan says that they saw in the agricultural and injustrial independence of his country "the only sure pledge of absolute and perpetual peace, a temptation and solicitation to all peoples to comvoluntarily within the circle of its benefits."

THE LIMIT IN LIER INSURANCE In All the Companies of the World a Man Might Get Perhaps \$10,000,000.

From the St. Louis Globe Democrat. Several papers have published a paragraph o the effect that the Prince of Wales is insured for about £10,000,000, a portion of the insurance being for the benefit of creditors, and a much larger portion in favor of persons neither related to him nor having any interest whatever in his living. Prof. A. F. Harvey, the insurance actu ary, who is authority on all such matters, con siders the statements ridiculous, and particularly the one that Prince Albert is insured for the benefit

of people who have no insurable interest in him. "Up to about 125 years ago the practice of taking out insurance on the lives of Kings, Queens and others in authority, where there was no possible insurable interest, obtained to a great extent. said the professor when his attention was called to the paragraph. "The practice became so general, scandalous and vicious that in 1774 Parliament enacted a statute (14 Geo. 3, c. 48), prohibit-

eral, scandalous and vicious that in 1774 Parliament enacted a statute (14 Geo. 3, c. 48), prohibiting absolutely all insurance in which there was no interest to the beneficary in the life of the principal in the contract, and prohibiting the payment of money under a policy written to secure a debt beyond the actual sum due. This law against wager or gambling policies was followed up in France and Germany and in most of the States of this country, and has since been rigidly enforced every where.

The amount of life insurance carried by the Prince of Wales has never been made public, and is probably known to only a few prople. It is evident, however, that the total is not one tenth of the sum named in the paragraph referred to The most licavily insured man in the United States is ex Postmaster General John Wansmaker of Philadelphia, and his insurance amounts to only \$2,025,000. The word "only" applies here because of the comparison with \$48,600,000, or, to be more accurate, \$48,775,000, according to the present market value here of \$10,000,000. At a meeting of the National Life Underwriters Association in Philadelphia four years ago Mr. Wanamaker stated that one of the first things he did after becoming of age was to insure his life. When Mr. Wanamaker addressed the Association his life insurance amounted to \$1,525,000, and all but \$60,000 had been taken after he was 50 years of age.

life insurance amounted to \$1,525,000, and all but \$60,000 had been taken after he was 50 years of age.

According to an Eastern insurance journal the amount of life insurance which can be secured upon a single life among the United States companies foots up \$2,000,000. The paper gives a tabulated list of forty two old line companies and what purports to be the limit of each. The figures are correct in the main, but there are some bad errors in the list.

Some of the companies insure for more than the amounts ore-lived to them, but in every such case the company reinsures a portion of the risk. The figures in the table represent the limits without such reinsurance. Of course, there could be no reinsurance on a person that took the limit in every company. Legal reserve and stipulated premium companies that are not usually classed as old liners are omitted from the table, as also assessment companies, fraternal organizations and several industrial companies that write very little, if any ordinary life insurance. Accident companies that pay death claims, but do not write ordinary life insurance, are likewise omitted. Including all these, the total life insurance that a person could get in the United States would probably still fall below \$3,000,000. There are about 300 life insurance companies, Very few of them insure for as much as \$25,000 and the average is not half that sum, but supposing it were \$20,000 the total would be only \$7,000,000, which added to the American total, would still make only about one fifth the sum the Prince of Wales is reported

From the Chicago Post.

MURAL PAINTING IN COMBINE.

Notable Work on the Appellate Court House by Systematic Co-operation. It has just been shown what the sculptors, having a thorough organization, can do in the way of designing a monument of distinction in an incredibly short space of time. Quite as important in its future influence on public works is the National Society of Mural Painters, of which Mr. John La Farge is president, Mr. Edwin H. Blashfield and Mr. George Maynard, vice presidents, Mr Bryson Burroughs, treasurer, and Mr. J. Willlam Fordick and Mr. Herman Schladermundt are secretaries. In its list of forty-old resident members one finds such well known names as Maitland Armstrong, Robert Blum, Kenyon Cox, Francis Jones, Francis Lathrop, Charles R. Lamb, Will H. Low, Walter Shirlaw, C. Y. Turner, Frederick S. Lamb, H. Siddons Mowbray, Henry O. Walker and Elmer E. Garnsey of Boston.

The object of the society is set forth briefly in the first two sentences of its constitution: "To promote the delineation of the human figure in its relation to architecture, whether rendered in pigment, stained glass, mosale, tapestry of other appropriate medium, and at the same time

omitants "The members of this society should not only e qualified to depict an expressional figure composition in a given space but they should also be ompetent to plan and control the entire decoration of a building

o foster the development of its ornamental con-

How far this young society is capable of carry ing out its professions, how practical are its methods, and how broad or how narrow its principles may be best judged by a great work the so-ciety has under way. The municipal government two years ago appropriated a quarier of a million dollars for the sculptural and mural decorations of the building then about to be commenced for the appellate division of the Supreme Court, at the corner of Madison avenue and Twentyfifth street. The new society secured contro of the interior decorations of this building upon precisely the broad terms set forth in the second clause of their constitution as quoted above. The liberal spirit of the organization was shown in the admission to important commissions of three painters Mr. Edward Simmons, Mr. Willard Metcalf and Mr. Robert Reed, who were not members of the society. The difficulties some of the painters had experienced in reconciling their mural work with that of their neighbors in the longress Library at Washington, and the failure in the same direction of the different wall decorations in the new Hotel de Ville in Paris, influenced the society to adopt an entirely original method in the interest of harmony in the color scheme As all modern frescoes are done upon great canvases in the studios it was decided to agree upon an arbiter of color whose judgment should be final in case of any disagreement arising between the painters. Mr. John La Farge, whom all respected as a colorist, was chosen to act in that capacity, and thus all the decorations prepared n seven different studios and glass works have een kept in perfect harmony with one another and in tone with the marbles and mosaics about

In the first place, no ray of sunlight will ever disturb the subdued lighting of the court room, which will be through a well above the dome of the ceiling and through stained glass windows at the north and south ends, the direct lights from the south being cut off by a narrow corridor called the Lawyers' room. Imagine then a rectangular apartment wainscoted high with yellow vienna narble and further enriched by a dome and windows of stained glass, with the dats for the udges against one of the long sides, and there is the setting for the canvases of the mural paint ra. These panels 8 by 10 feet in size, by Edward Simmons, Horatio O. Walker and Edwin H. Blash field, face the bench. The frieze on this side is by George W. Maynard and that on the opposite wall by Kenyon Cox, representing in allegorical figures the Common and Statute Law. Mr. Lauber's frieze consists of panels between

e windows and pilesters of the end walls, which are treated with figures representing the attributes Mr. Charles R. Lamb, the architect of the Dewey

Arch, is one of the most carnest and enthusiastic members of the National Society of Mural Paint. ers. He held that a general knowledge of architecture was essential to the highest success in his profession as decorator. A short time ago he entered an architect's office to acquire that knowledge, remarking to a friend that he could learn in a year all that it was necessary for a mural painter to know of the principles of architecture, but he would defy an architect to acquire a knowl edge of mural painting in ten times as long Probably Mr. Lamb would not be able to grapple with the mathematical details of a great building. or have any desire to do so. He has placed him self in the front rank of the designers of decorative and classic architecture. Mr. Lamb's appearance in the field of architecture recalls an interesting forgy morning in September, when the atmost ric conditions caused the great buildings forming the "Court of Honor" to loom up with unusual breadth and dignity. It was so early that the great quadrangle was unoccupied except by two figures standing in front of the peristyle and gazing past the high pedestal of the America by Mr French at the distant pile of the administration building of Richard Hunt beyond the MacMonnie Fountain. Upon near approach, the two absorbed figures were found to be Charles R. Lamb and his brother, since dead. Perhans the future architect of the Dewey Triumphal Arch was gathering inspiration at that early day for the unrerealed work that time held in store for him.

A NEW SOVEREIGN STATE. The Republic of the Acre, the Latest Gov.

ernment in South America. BURNOS AYRES, Sept. 28. Probably ther

are not many people who have heard of the Republic of the Acre. It is a brand new State which has arisen in South America in the last few weeks. t owes its origin to the fact that a large part of the interior of South America is a no man's land. some parts claimed by two or even three of the republics which have no clearly defined limits.

A certain Rodriguez Aries happened along. and determined to take advantage of this state of affairs. He was an adventurer who had seen much of the world, having been successively a bank employee in Spain, a theatrical manager in the United States, a clerk of works in Pariand a broker in the Argentine Republic. While in Buenos Ayres he made the acquaintance of the gentlemen who are now his Ministers of State. Rodriguez Aries proclaimed a vast territory bordering on Brazil and Bolivia as the Republic of the Acre, so catted from the river of that name tributary of the Amazon, which flows through The territory has an extent of some 200,000 square miles and an estimated population of 50,000 It was claimed by both Brazil and Hollyia, bu that did not matter to Rodriguez Aries. He estate lished his capital at a small village called Ammairi, appointed his ministers and was ready for

Commerce.

Rodriguez Aries is an intelligent, wideawake man, apparently about fifty years of age. His face is of a decided Spanish cast, with kindly tooking eyes, which beam on you through a pair of good rimmed spectacies. From his apparance one night take him to be a professional man,

of gold rimined speciacies. From his appear ance one night take him to be a professional man, a lawyer or a doctor.

Whether the new Republic of Acre will take a permanent place among the family of nations remains to be seen. It may be noted that there are prospected States in existence to day which have arisen in the same manner as the Republic of the Acre; among these may be mentioned the Transyaal and the Orange Free State in South Africa, which were also established by advent urers in a no man whend, and are now of sufficient importance to make no small noise in the world. The region of the Acre is one of the hottest and most healthful in South America. It is also one of the richest in rubber, which grows which in the woods in great abundance, and those engaged in the rubber trade can generally calculate on making their fortunes in four or five years if they escape the malarial fevers and other diseases which dog the steps of the white mail in these latitudes.

The territory of the Acre, or a portion of it, was granted not long ago to an American syndicate by the Government of Bolivia, which had a very doubtfut this to it. The syndicate was to build a railway and make other improvements, but the project never came to anything, owing partly to the disputed ownership of the land. Which led

project never came to anything, owing parity to the disputed ownership of the land, which led to Hitgation, and finally resulted in the previama-tion of independence aiready referred to.

Prom the Indianapolis Journal.
"Der Kalser," said Mr. Dinkelspiel, "may be
Vilhelm der Grosses, put, py chiminetty, I am
Vilhelm der grooss alretty. Hala P

More Nourishing Than Beef



For BREAKFAST WITHOUT COOKING

Take the Flaked Rice from the package, put on just enough salt to season it, then pour on only enough boiling water to cover the flakes.

Let it stand a second, until the flakes soften; if the flakes have not absorbed all the water, pour the water off, then serve with milk and sugar.

DO NOT STIR the rice, as it breaks the flakes and spoils the flavor. NO COOKING WHAT-

"GOOD FOR BABY TOO."

Healthiest Food on Earth

MAINE'S ANT-SWARMING TIME.

A Picturesque Sight Once a Year of Millions of Plying Insects. MARIAVILLE, Me., Oct. 27. Once a year the citizens who live on the sandy plains of northern Hancock county have a spectacular display of swarming ants. at which time the males and females of the hillside colonies put on soft gauze wings and spend a whole Indian summer day at love-making in midnir. The undulating plains that reach away from Rebel Hill appear to be well adapted to the growth and nourishment of ants. On clay lands where the insects build their conical homes of mud pellets the bears and hedgehogs work sad havoe by pulling open the ant hills and eating the industrious residents, never caring if a quart or more of earth is taken into their atomachs so long as a good number of spicy insects are captured. The soil of Mariaville is sandy, and as bears are not fond of sand as a steady article of diet, the ants are allowed to multiply and nip up the earth without risking great harm from animals that prowl or birds that

No one has yet been able to predict the exact date when auts are going to swarm. A man who can tell to a minute, the time when a new colony of bees is going to depart from its parent, hive is all at sea when he brings his wits to bear upon ants. It is known that thousands of colonies spread over several townships act in concert, because they all swarm the same day. Whether they send messengers from ant hill to ant hill to fix the date in advance or whether it is simply a to know. The fact remains, that all the little black minds to swarm the same day, which is usually one of those mild, purplish, lazy days that always

one of those mild, purplish, lary days that always comes near the end of October.

Swarming day for the ants in 1899 was Oct. 23. Soon after 6 o'clock the sun came up as round and red as an Astrachan apple. For an hour or two a snowy mist hid the streams and ponds from sight, and a beliotrope-colored have clury to the hilltops swaying gently in the morning breeze. By 10 o'clock the wind had ded out and the mists had been lapped up by the heat. The san came out so worm that men walked abroad in their shirt sleeves and the housewises optical doors and windows to let in the air. Then the anis began to do business. The workers which are imperfect females that never grow wings began to drag the gray pure cases to the tops of the hills placing them where the sam fell bonest. The hills were olive with scurrying werkers for hours. As fast as one reddish gray lura was put in its sun bath the worker went back for another so by 10 o'clock there were millions of pupa lying above ground.

The ekickadees and other birds of the fields and

The ckickadees and other birds of the fields and woods came and glutted themselves on the un-hatched ants without dimin-shing the numbers and without disturbing the workers. Afte, the pupa had lain in the sunlight for an hour or so

matched ants without disturbing the workers. Afte, the pupa had been in the somight for an hour or so it cracked open along the top and out steeped a gorgeous ant radient in rating white wargs. Every ant lead four wings, two leg ones behind to serve for spinnaker and mainsains and two smaller ones forward in place of pla and librossails. These wings were softer and more delegate than the finest silk lockers as if they land been woven from the morning mists.

As soon as their gossa ite sails are dried, the ants cast off from mocrings to earth and fly away to hold wedding receptions in minist. As for as can be observed the best flyers have but ittle control over the direction in which they can go. They drift about as almiessly as thistle down, the slightest breath of wind sending the most vigorous far off their course. On hillipps and in places where drafts prevail few are found, but on the sheltered sides of woods and buildings they are massed in fleecy clouds so do to se as to intercept the vision.

The swarms of 1800 were the densest and most widespread that were ever seen in Maine. Men who were digging potatoes in the fields were compelled to seek their houses in order to avoid the pests that filted their eyes, nostrils and ears and crawled up their undersaments, causing smarting pains and great anneyance. Horses that were at work in fields snorted and kicked all through the milday hours, and cattle out at passure ran wildly through the words to brush off the insect hordes that covered their bodies. The stage driver from fininger cane into Cuffon with his face and hands covered with blood and his stage full of wingless ants. He reperted at the Aurisia Post office that is and cattle out at passure ran willing through the words to brush off the insect hordes that covered with blood and his stage full of wingless ants. He reperted at the Aurisia Post office that is also sheet their wings and false to the ground the clouds of hyper and the first hore ground the nature for the same and covered constitute that he s

SEVEN MILES OF OLD CARS. Convicts in Wyoming Breaking Up Worn

Out Railroad Material for the Wood. Seven rates of condemnation is a long-frawn western growth near the State Penticulary at Laramie, Wyo. where convicts are daily engaged in making it an ever irseening fact. For many road have scrutinized the housands of freight cars

that handle the overland traffic. When a dealitrated car of low capacity or incomposed with an irrales rattled past it was branded as condemned and if engre, was shandled on the side track built to be a last referre for the domed case. This process continued for mouths till the arts averaging that be the track built to be a last referre for the domed case. This process continued for mouths till the arts averaging that be the largety reached a total length of seven miles. This doctar was assertanted by local standmars who, in the inferests of rail road listory, postalled their breyeles along the line and measured it with their evolumers.

These cars are immobaseled, sway outled and contorned in every conceivable way, but they still hold themselves erect with a kind of melan choly dignity. They have had careers varying from eight in twelve years and since their building a score of changes have taken place in ear construction. Their capacity is often as low as 18,000 pounds, whereas the modern car is from 40,000 to 60,000 pounds rapacity. The brake mechanism for the freight car has some to be as compilicated as was that of the passenger car thirty years are, and inventious applying to doors, ventuation and running goar make the old-time car must pronounced back numbers. A contract between railroad and State calls for the demolition of these cars by the convicts, the wood going to the pentientary where it will keep the State's charges warm this vinter and the the demolition of these cars by the convicts, the wood going to the penilentiary where it will keep the State's charges warm this winter and the scrap from returning to the railroad shops whence it will assume in due time in the form of new railway

THE ROYS GOT THE BRAKE.

Chase on Mount Katabdin in Which the Men Bunters Worked Without Fun.

PATTEN, Me., Oct. 27 .- If the hunters of Patters ever have another chance to chase a bear from this side of Mount Katahdin to her death near this village, they will tell the boys of it before they start out and will allow those who wish to fold in the sport free privilege of going along. For a fortnight an old she bear and her cubs have been hanging about the Patten side of the mountain, coming out at night to raid the sheep pens and piggeries of the farmers. The bears had been seen a dozen times. Two women who had been out to watch with a sick neighbor met a roadful of bears one morning about daylight and ran all the way to the village to tell the news, but they were so excited and out of breath that nobody believed what they said. A few days later, a boy coming home from school was chased half a mile by two bears. The lad says that he won.

Things went on this way for sometime until so many reports had come in that the doubting ones were forced to believe, after which a hunting party was organized and a plan of campaign was mapped out. It was agreed to get back of the beechnut grove, half way up the mountain, and come down on both sides so as to compel the bears to seek the open fields back of the village. Three men who were supposed to be the best shots in town were stationed back of a ledgy bluff called Danding's Bur Nob. to do the shooting in case the bears attempted to make a break for the val-While the men were taking the positions to which they had been assigned three boys of the village, feeling slighted and neglected by the men, took tifles and went up the mountain side on the rown account. One was stationed

men, look rifles and went up the mountain side on the rown account. One was stationed in agrove on top of itandling's lifg Nob, another hid away under the Little Nob, a bluff half a mile further up the noomain, and the thord stood near a wood road which led from the fields to the big grove of beeches. All three egreed to shoot as seon as the bears appeared and keep shooting as long as there was a bear in sight.

The strategy of the ane seen drove the bears from the beeches where they had been moving about for half a toile and then scenning the boy nest the fields, turned aff, to the right in the edge of the woods and shout the old bear as sho emerged. In attempting to elect the shell his rifle stuck, and the cubs escaped. Hearing a shot where they had stationed no sentinel, the men rushed through the woods and found the boy cutting the throat of the bear he had killed.

"Who shot that bear actiselves. We planned the wanted that bear curselves. We planned the hant and made site of feel time him." And we've get him, see "Said the boy leginning to skin the game.

Meanting the large marry voices near the woods, holded up the side of the ledge in time to see a cult's head emerge above the ledge. He fired without taking aim, and as the body displecated, he beheved he had not int the mark. As he had agreed to remain in hidner the rate was nothing to took but was and and exceed and time to see a cult's head emerge above the ledge. He fired without taking aim, and as the body displecated, he beheved he had not int the mark. As he had agreed to remain in hidner there was nothing to took but was and and exceed and three difficult of the cubs head above the nob two note further away. He was mad and exceed and tired offhand causing the cub to again withdraw behind the shows immself again! If take num to kill. Whos he was head and exceed a most be again withdraw behind the shows immself again! If take num to kill.

In Indian life, and the boy had shot having taken along.

Instead of comprehishing the boys on having killed an old hear and there for outs the new very mail and made a selemn sounces the no heavy in Pattern under 20 years of age shalls arry a fire arm to the words. As the four hears were all trightened.

A New Instrument of Correction in Use in

Some of the French newspapers have been telling about the new method of whopping men into some of the pendeminnes and colonies of France. The instrument bears the pleasing name of The Electric Cat. and a Lifetive fee expresses the rejentific orinion that it is a great improvement upon the Russian know and the at a latter tails which it was a fittill authorimately figure in many penal colories and in the penatentiaries of consilled vivilized States."

The incited of this new whiting machine is

very sample and business like. The cultrit who has been sentenced to underso the facts is tied to a post in the swead namer. Belond him is round and round with a velocity that is unphose ant for the victim. The velocity may be regufated however according to the severity of the assuming to be administered. Attribute to one of the spokes is a whip which swings eround the circle and the outrat is thood at such an angle must every time it comes around it used bug

It is claimed for the new recommon that it dispenses justile unpartially and equally. It has no amongs against the prisoner, its flows are given with equal intensity and it better fulfills the idea of even handed poster than menual flogging, which is likely to distribute penaltical

AMERICAN SUIDILES PERISED. Marvellous Staying Powers Developed by the Troops in the Philippines.

The behavior of the American soldiers in the Far Past has attracted attenuou to all parts of break of the Transvani war the Daily Med of Grahamstown. Cape Callary, In an appreciative effected on "The American Triags in Manila," social "One lesson taught by the struggle in the Philippine Archipeage is the amoraing formate of its American thous. Practically every man in the volunteer brices has been under fire allosses in timusually since Feb. I, can in addition to obtain fighting, has never had a moment a freedom from anxiety as to possible manerunes of shutking, why foce, who know every inch of the committee. The lines have been so long that it has seen necessary to keep every regiment to the from The regulars have had aimen the same experience but not quite as much of it. If the came paign has demonstrated nathing else it has shown those soldening transferred to the Kamelings and demonstrated nathing else it has shown the marvelious staving powers of I note Samelines and maniferral to the troops soldening transferred to the troops